

CLAIMS

1. A method comprising:
determining that a lessee fails to qualify for credit in accordance with
predetermined creditworthiness considerations;
5 providing insurance coverage to a lessor entering into a rental agreement with said
lessee; and
responsive to said determining, requiring that said lessee bear a cost associated
with said providing as a precondition for entering into said rental agreement.
2. The method of claim 1 further comprising indemnifying said lessor if said lessee
10 defaults on said rental agreement.
3. The method of claim 1 further comprising confirming that said lessee satisfies
criteria other than said creditworthiness considerations required for entering into said
rental agreement.
4. The method of claim 1 further comprising terminating said insurance coverage if
15 said lessee does not default on said rental agreement for a predetermined duration.
5. The method of claim 1 further comprising shifting to said lessor said cost
associated with said providing if said lessee does not default on said rental agreement for
a predetermined duration.
6. The method of claim 2 wherein said indemnifying comprises reimbursing said
20 lessor for fees due in accordance with said rental agreement.
7. The method of claim 2 wherein said indemnifying comprises reimbursing said
lessor for expenses associated with default of said rental agreement.
8. A method of insuring a landlord against rent default comprising:
determining whether a tenant satisfies predetermined creditworthiness
25 considerations;
responsive to a negative result of said determining, providing insurance coverage
to said landlord entering into a rental agreement with said tenant; and
requiring that said tenant bear a cost associated with said providing as a
precondition for entering into said rental agreement.
- 30 9. The method of claim 8 further comprising indemnifying said landlord if said
rental agreement is breached for failure to pay rent.

10. The method of claim 8 further comprising confirming that said tenant satisfies criteria other than said creditworthiness considerations required for entering into said rental agreement.
11. The method of claim 8 further comprising terminating said insurance coverage if
5 said rental agreement is not breached for a predetermined duration for failure to pay rent.
12. The method of claim 8 further comprising shifting to said landlord said cost associated with said providing if said rental agreement is not breached for a predetermined duration for failure to pay rent.
13. The method of claim 9 wherein said indemnifying comprises reimbursing said
10 landlord for unpaid rent due in accordance with said rental agreement.
14. The method of claim 13 wherein said indemnifying further comprises reimbursing said landlord for expenses associated with collecting said unpaid rent.
15. A method of insuring a landlord against rent default comprising:
providing insurance coverage to said landlord entering into a rental agreement
15 with a tenant who does not satisfy predetermined credit considerations; and
allocating a cost of said providing to said tenant as a precondition for entering into said rental agreement.
16. The method of claim 15 further comprising indemnifying said landlord if said rental agreement is breached for failure to pay rent.
- 20 17. The method of claim 15 further comprising reallocating to said landlord said cost of said providing if said rental agreement is not breached for a predetermined duration for failure to pay rent.
18. The method of claim 16 wherein said indemnifying comprises reimbursing said landlord for unpaid rent due in accordance with said rental agreement.
- 25 19. The method of claim 18 wherein said indemnifying further comprises reimbursing said landlord for expenses associated with collecting said unpaid rent.